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12/31/01

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In re Application of: HUANG et al.)	Examiner: not yet assigned
)	
Serial No.: not yet assigned)	Group Art Unit: not yet assigned
)	
Filing Date: herewith)	Attorney Docket No.: G06.004
)	
For: METHOD AND APPARATUS FOR)	
DETERMINING A CUSTOMER'S)	
LIKELIHOOD OF REUSING A)	
FINANCIAL ACCOUNT)	
)	

INFORMATION DISCLOSURE STATEMENT

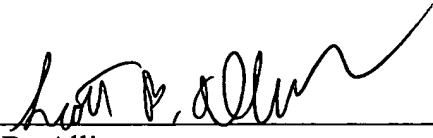
Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

No fee is believed to be due under 37 CFR §1.17(p) for this Information Disclosure Statement since it is being filed concurrently with the above-identified application.

Respectfully submitted,

December 31, 2001
Date



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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

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of

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Complete if Known

Applicant Number	not yet assigned
Filing Date	herewith
First Named Inventor	HUANG et al.
Group Art Unit	not yet assigned
Examiner Name	not yet assigned
Attorney Docket Number	G06.004

10720 U.S. PTO

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U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	A	4,908,761		Tai	3/13/90	
	B	5,201,010		Deaton et al.	4/6/93	
	C	5,388,165		Deaton et al.	2/7/95	
	D	5,621,812		Deaton et al.	4/15/97	
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	K	6,298,348 B1		Eldering	10/2/01	
	L	6,307,958 B1		Deaton et al.	10/23/01	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.